## IN THE CLAIMS

Please amend the claims as indicated in the following listing of claims, which replaces all prior listings of claims.

Claims 1-44    (canceled).

45.    (new)  An e-commerce system for payment over the internet comprising:

a.    at least one merchant website for selling goods or services by an online transaction;

b.    at least one shopper computer for accessing said merchant website and initiating said online transaction;

c.    a third party payment solutions provider server operationally connected with said shopper computer for establishing, maintaining, and replenishing an online account and operationally connected with said merchant website for making payment from a shopper to a merchant from said online account;

d.    wherein said online account is capable of being credited with an amount of value, without a credit card, debit card, or bank account, by receiving value information from a pre-paid system smart card issued by a third party payment solutions provider;

e.    wherein said online account is capable of being credited with an amount of value by receiving value information from additional system smart cards; and

f.    wherein said online account is capable of being debited by an amount of value upon receiving instructions from said merchant website in response to said initiated transaction.

46.    (new)  The e-commerce payment system of claim 45, further comprising said shopper computer and said third party server operationally connected to provide for online account log in with an e-mail address and password.

47.    (new)  The e-commerce payment system of claim 45, wherein said merchant website comprises capability for initiating said online transaction by clicking on a link to the server of said third party payment solutions provider.

48.     (new)  The e-commerce payment system of claim 45, further comprising said online account and said third party server operationally connected for electronically recording said debiting and crediting in real time.

49.     (new)  The e-commerce payment system of claim 45, wherein said system smart card comprises a standard of value represented by 20 alpha numeric characters and comprises a fixed value represented by value amounts of $10, $50, $100, $500, $1000 or higher or in foreign currency equivalence.

50.     (new)  The e-commerce payment system of claim 45, wherein said decrease in value includes an amount for one or more of a purchase price, taxes, or fees.

51.     (new)  The e-commerce payment system of claim 45, wherein said online transaction is an e-stamp purchase transaction.

52.     (new)  A shopper-to-merchant e-commerce payment method comprising:

a.     establishing a shopper online account hosted in a third party payment solutions provider server;

b.     electronically depositing, without accessing a credit card, debit card or bank account, positive account value into said online account from a system smart card that is a pre-paid smart card issued by a third party payment solutions provider, wherein said online account is capable of accepting additional value from additional system smart cards;

c.     accessing a merchant website and initiating payment for goods or services from said online account;

d.     electronically debiting an amount of value from said online account; and

e.     electronically crediting said amount of value to a merchant online account or a second shopper online account on a server of a third party payment solutions provider.

53.     (new)  The e-commerce payment method of claim 52, further comprising logging into said online account with an e-mail address and password.

3

54. (new) The e-commerce payment method of claim 52, wherein said initiating payment from said online account comprises clicking on a payment logo or identification information of said third party payment solutions provider.

55. (new) The e-commerce payment method of claim 52, further comprising recording said debiting and crediting in real time.

56. (new) The e-commerce payment method of claim 52, wherein said system smart card comprises a standard of value represented by 20 alpha numeric characters and comprises a fixed value represented by value amounts of $10, $50, $100, $500, $1000 or higher or in foreign currency equivalence.

57. (new) The e-commerce system of to claim 52, wherein said decrease in value includes an amount for one or more of a purchase price, taxes, or fees.

58. (new) The e-commerce system of to claim 52, wherein said online transaction is an e-stamp purchase transaction.